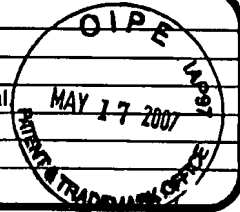


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/092,279
				Filing Date	03/06/2002
Date Submitted: May 17, 2007 (use as many sheets as necessary)				First Named Inventor	Bruce BENT et al
				Group Art Unit	3693
Sheet 1 of 1				Examiner Name	Harish T. Dass
				Attorney Docket Number	049788-0102



U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
H10	B1	4,194,242		ROBBINS, ROBERT	03-18-1980	
	B2	4,718,009		CUERVO	01-05-1988	
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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				

NON PATENT LITERATURE DOCUMENTS			
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H70	B14	Reserve Financial Web Site, Reserve Solutions Inc., Innovative Financial Products, Archive org Versions of equityloancard.com, 7 Sheets, (Internet Archive Wayback Machine).	
	B15	Reserve Financial Web Site, Reserve Solutions Inc., Innovative Financial Products, Archive org Versions of reservesolutions.com, 14 Sheets, (Internet Archive Wayback Machine).	
	B16	Copy of the TM file for RESERVE ADVANTAGE Applications from PTO, Serial Number: 78559556, Word Mark: RESERVEADVANTAGE PROGRAM, 20 Sheets.	
V	B17	Copy of the TM file for RESERVE ADVANTAGE Applications from PTO, Serial Number: 78444717, Word Mark: RESERVEADVANTAGE PROGRAM, 11 Sheets.	

Examiner Signature	Harish Dass	Date Considered	9/11/07
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<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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